

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
DOIRON, MAUREEN L § Case No. 07-07181  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	American Home Mortgage					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bob & Sharon Murray					
	Citifinancial					
	Citifinancial					
	Deborah Klass					
	Lowes					
000006	AMERICAN INFOSOURCE LP AS AGENT FOR					
000002	CAPITAL RECOVERY ONE					
000003	CHASE BANK USA, NA					
000004	CHASE BANK USA, NA					
000001	DISCOVER BANK/DISCOVER FINANCIAL SE					
000005	MIRABELLA,KINCAID,&F REDERICK					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Case No: 07-07181 SQU Judge: JOHN H. SQUIRES  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 04/20/07 (f)  
341(a) Meeting Date: 05/29/07  
Claims Bar Date: 09/04/07

For Period Ending: 11/02/11

Exhibit 8

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. TAX REFUND	5,820.00	5,820.00		5,820.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		36.33	Unknown

TOTALS (Excluding Unknown Values)

\$5,820.00

\$5,820.00

\$5,856.33

\$0.00

Gross Value of Remaining Assets  
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to review claims and file final report.

Initial Projected Date of Final Report (TFR): 12/31/08      Current Projected Date of Final Report (TFR): 12/31/11

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07181 -SQU  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4422 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: \*\*\*\*\*8319

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/02/07	1	Maureen Doiron	Tax Refund	1124-000	5,820.00		5,820.00
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.34		5,823.34
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.95		5,828.29
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.70		5,831.99
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.72		5,835.71
11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	3.12		5,838.83
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	2.79		5,841.62
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	2.31		5,843.93
02/11/08	000301	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		5.50	5,838.43
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	1.39		5,839.82
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.38		5,841.20
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.20		5,842.40
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.74		5,843.14
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.72		5,843.86
07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.74		5,844.60
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.73		5,845.33
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.73		5,846.06
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.57		5,846.63
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.48		5,847.11
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		5,847.41
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		5,847.46
02/17/09	000302	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		4.55	5,842.91
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,842.95
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		5,843.00
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,843.13

Page Subtotals

5,853.18

10.05

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 07-07181 -SQU  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4422 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: \*\*\*\*\*8319

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,843.27
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,843.42
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,843.57
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,843.72
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,843.86
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,844.00
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,844.15
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,844.30
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,844.44
02/09/10	000303	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		4.34	5,840.10
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,840.23
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		5,840.39
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,840.53
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,840.67
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,840.82
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,840.96
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.11
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,841.25
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,841.39
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.54
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.69
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.84
02/07/11	000304	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		4.96	5,836.88
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,836.92
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		5,836.97

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3.14

9.30



FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 07-07181 -SQU  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4422 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: \*\*\*\*\*8319

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/07/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		5,836.98
04/07/11		Transfer to Acct #*****3947	Final Posting Transfer	9999-000		5,836.98	0.00

COLUMN TOTALS	5,856.33	5,856.33	0.00
Less: Bank Transfers/CD's	0.00	5,836.98	
Subtotal	5,856.33	19.35	
Less: Payments to Debtors		0.00	
Net	5,856.33	19.35	

Page Subtotals

0.01

5,836.98

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07181 -SQU  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*3947 BofA - Checking Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*8319

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/07/11		Transfer from Acct #*****4422	Transfer In From MMA Account	9999-000	5,836.98		5,836.98
04/07/11	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		1,335.62	4,501.36
04/07/11	003002	Discover Bank/Discover Financial Services PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 5.87626%	7100-900		390.49	4,110.87
04/07/11	003003	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Claim 000002, Payment 5.87685%	7100-900		21.99	4,088.88
04/07/11	003004	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000003, Payment 5.87629%	7100-900		588.21	3,500.67
04/07/11	003005	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000004, Payment 5.87626%	7100-900		730.69	2,769.98
04/07/11	003006	Mirabella,Kincaid,&Frederick 1737 South Naperville Rd. Suite 100 Wheaton, IL 60187	Claim 000005, Payment 5.87635%	7100-900		611.10	2,158.88
04/07/11	003007	AMERICAN INFOSOURCE LP AS AGENT FOR FIA Card Services, NA/Bank of America 4515 N Santa Fe Ave Oklahoma City, OK 73118	Claim 000006, Payment 5.87631%	7100-900		2,158.88	0.00

Page Subtotals

5,836.98

5,836.98

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 07-07181 -SQU  
Case Name: DOIRON, MAUREEN L

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*3947 BofA - Checking Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*8319

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					5,836.98	5,836.98	0.00
Less: Bank Transfers/CD's					5,836.98	0.00	
Subtotal					0.00	5,836.98	
Less: Payments to Debtors						0.00	
Net					0.00	5,836.98	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****4422					5,856.33	19.35	0.00
BofA - Checking Account - *****3947					0.00	5,836.98	0.00
					-----	-----	-----
					5,856.33	5,856.33	0.00
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00